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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	art 1: Identify Yourself				
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name				
	Write the name that is on	Tina			
	your government-issued picture identification (for	First name	_	First name	
	example, your driver's	L			
	license or passport).	Middle name		Middle name	
	Bring your picture	Day			
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0660			

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Debtor 1 Tina L Day

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	2110 S 23rd Ave	If Debtor 2 lives at a different address:
		Broadview, IL 60155 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	· ·
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Tina L Day Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ■ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the last 8 years? Yes. Northern District of 9/22/15 15-32586 District Illinois When Case number ND IL Ch 13 When 7/23/14 14-26977 District Case number **Dismissed** District See Attachment When Case number 10. Are any bankruptcy ■ No cases pending or being ☐ Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When Case number, if known District Relationship to you Debtor When Case number, if known District Go to line 12. 11. Do you rent your No. residence? Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ☐ Yes. No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

bankruptcy petition.

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Case number (if known) Debtor 1 Tina L Day Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs?

Number, Street, City, State & Zip Code

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Debtor 1 Tina L Day

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-29746 Doc 1 Filed 09/19/16 Entered 09/19/16 13:06:08 Desc Main Document Page 6 of 55 Case number (if known)

Deb	tor 1	Tina L Day		Documen	Case number	Cr (if known)		
Part	6:	Answer These Questi	ons for Rep	orting Purposes				
16.		t kind of debts do have?	16a. A	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
				No. Go to line 16b.				
				Yes. Go to line 17.				
					iness debts? Business debts are debts ment or through the operation of the bus			
				No. Go to line 16c.				
				Yes. Go to line 17.				
			16c. S	tate the type of debts you ow	e that are not consumer debts or busine	ss debts		
			_					
17.		ou filing under oter 7?	■ No.	am not filing under Chapter 7	. Go to line 18.			
Do you estimate that after any exempt property is excluded and after any exempt property is excluded and expenses are paid that funds will be available to distribute to unsecured creditors?								
		erty is excluded and inistrative expenses] No				
		oaid that funds will vailable for	Г] Yes				
	distr	ibution to unsecured						
	cred	itors?						
18.		many Creditors do	1 -49		1 ,000-5,000	□ 25,001-50,000		
	you owe	estimate that you	☐ 50-99		□ 5001-10,000	5 0,001-100,000		
	OWE		□ 100-199		☐ 10,001-25,000	☐ More than100,000		
			□ 200-999					
19.	How	much do you	\$0 - \$50	.000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
		nate your assets to orth?	□ \$50,001		☐ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion		
				1 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion		
			□ \$500,00	1 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.		much do you	□ \$0 - \$50	,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estin	nate your liabilities	\$50,001	- \$100,000	☐ \$10,000,001 - \$50 million	1,000,000,001 - \$10 billion		
				1 - \$500,000	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
			□ \$500,00	1 - \$1 million	□ \$100,000,001 - \$500 million	☐ Iviore than \$50 billion		
Part	7:	Sign Below						
For	you		I have exan	nined this petition, and I decla	are under penalty of perjury that the inform	mation provided is true and correct.		
					am aware that I may proceed, if eligible ief available under each chapter, and I cl	, under Chapter 7, 11,12, or 13 of title 11, hoose to proceed under Chapter 7.		
					t pay or agree to pay someone who is no notice required by 11 U.S.C. § 342(b).	ot an attorney to help me fill out this		
			I request re	lief in accordance with the ch	apter of title 11, United States Code, spe	ecified in this petition.		
				case can result in fines up to 571.	concealing property, or obtaining money \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341,		
			Tina L Da Signature o	y	Signature of Debto	r 2		
			Executed o	September 19, 2016 MM / DD / YYYY	Executed on	// DD / YYYY		
					IVIIVI	.,,		

Debtor 1	Tina L Day	Document	Case number (if known)
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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Edwin	L Feld	Date	September 19, 2016	
Signature of	Attorney for Debtor		MM / DD / YYYY	
Educio I E	-14			
Edwin L F	eia			
Printed name				
	eld & Associates, LLC			
Firm name				
1 N LaSall	e Street			
Suite 1225	5			
Chicago, I	L 60602			
Number, Street,	City, State & ZIP Code			
Contact phone	312-263-2100	Email address		
6188070				
Bar number & S	tate			

Debtor 1 Tina L Day

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Case number (if known)

Fill in this info	rmation to identify your	case:		
Debtor 1	Tina L Day			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District	Case Number	Date Filed
Northern District of Illinois	15-32586	9/22/15
ND IL Ch 13 Dismissed	14-26977	7/23/14
ND IL Ch 13 Dismissed	14-09847	3/19/14
ND IL Ch 7 Discharged	13-18460	4/30/13

			<u> </u>					
Fill in this infor	in this information to identify your case:							
Debtor 1	Tina L Day							
	First Name	Middle Name	Last Name					
Debtor 2								
Spouse if, filing)	First Name	Middle Name	Last Name					
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number _								

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,900.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	10,900.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	17,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	33,493.00
	Your total liabilities	\$	50,493.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,359.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	884.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

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Page 10 of 55 Case number (if known) Debtor 1 Tina L Day

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	900.00
		1	

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-29746 Doc 1 Filed 09/19/16 Entered 09/19/16 13:06:08 Desc Main Document Page 11 of 55 Fill in this information to identify your case and this filing: Debtor 1 Tina L Day Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another 2011 Chrysler 200 purchased \$9,000.00 \$9,000.00 2014 (w/lien) ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$9,000.00 pages you have attached for Part 2. Write that number here......>>

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Debtor 1	Tina L Day	Document Page 12 of 55 Case number (if known)	Desc Main
■ Yes.	Describe		
		Furnishings	\$1,500.00
■ No	es: Televisions a including cell	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music con phones, cameras, media players, games	ollections; electronic devices
8. Collecti		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, ons, memorabilia, collectibles	or baseball card collections;
☐ Yes.	Describe ent for sports a		
■ No	es: Sports, photo musical instri Describe	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes a uments	and kayaks; carpentry tools;
■ No		s, shotguns, ammunition, and related equipment	
□ No		othes, furs, leather coats, designer wear, shoes, accessories	
		Clothings	\$400.00
■ No □ Yes.	bles: Everyday je Describe	welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g	old, silver
Exam _l ■ No	rm animals ples: Dogs, cats, Describe	birds, horses	
■ No	her personal an	d household items you did not already list, including any health aids you did not list	
		of all of your entries from Part 3, including any entries for pages you have attached number here	\$1,900.00
Part 4: De	scribe Your Finance	cial Assets	
Do you ov	vn or have any l	egal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No		have in your wallet, in your home, in a safe deposit box, and on hand when you file your petitio	on

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Case number (if known) Document Debtor 1 Tina L Day 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No Institution name: ☐ Yes..... 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

 $\hfill \square$ Yes. Give specific information about them...

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

De	ebtor 1	Case 16-29746 Tina L Day	Doc 1	Filed 09/19/16 Document	Entered 09/19/16 13:06:08 Page 14 of 55 Case number (if known)	Desc Main
	■ No	unds owed to you Give specific information al	oout them, in	cluding whether you alre	eady filed the returns and the tax years	
	Examp ■ No	support bles: Past due or lump sum Give specific information		ousal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
	Examp ■ No	amounts someone owes y oles: Unpaid wages, disabili- benefits; unpaid loans Give specific information	ty insurance		efits, sick pay, vacation pay, workers' compo	ensation, Social Security
31.	_Examp	ts in insurance policies bles: Health, disability, or life	e insurance;	health savings account ((HSA); credit, homeowner's, or renter's insura	ance
	■ No □ Yes.	Name the insurance compa Com	any of each p pany name:	policy and list its value.	Beneficiary:	Surrender or refund value:
33.	someo No □ Yes. Claims Examp □ No	ne has died. Give specific information	ether or not	you have filed a lawsu	nsurance policy, or are currently entitled to red it or made a demand for payment s to sue	zerve property because
			Debto	r has retained Ambre	hicle Accident in June 2016. ose Butzen Law Group to represent believes she is entitled to Il bills.	Unknown
	■ No	contingent and unliquidat	ed claims of	f every nature, includin	ng counterclaims of the debtor and rights t	o set off claims
	■ No	ancial assets you did not Give specific information	already list			
36					ny entries for pages you have attached	\$0.00
Pa	rt 5: Des	scribe Any Business-Related	Property You	Own or Have an Interest Ir	n. List any real estate in Part 1.	
_	Do you o	wn or have any legal or equita	able interest i	n any business-related pro	pperty?	
_	_	to to line 38.				

Official Form 106A/B Schedule A/B: Property page 4

		Case 16-29746	Doc 1	Document	Page 15 of	9/19/16 13:06:08 55	Desc Main
Debt	or 1	Tina L Day				Case number (if known)	
Part (scribe Any Farm- and Comme ou own or have an interest in far			or Have an Interest	ln.	
46. D	o you	own or have any legal or	equitable in	nterest in any farm- or	commercial fishir	ng-related property?	
I	No.	Go to Part 7.					
I	☐ Yes.	Go to line 47.					
Part 7	7:	Describe All Property You C	Own or Have ar	n Interest in That You Did	Not List Above		
		have other property of an					
	l _{No}		•				
	Yes.	Give specific information					
				B . = 14 %			40.00
54.	Add ti	he dollar value of all of yo	our entries fr	om Part 7. Write that i	number nere		<u>\$0.00</u>
Part 8	8:	List the Totals of Each Part o	of this Form				
55.	Part 1	: Total real estate, line 2					\$0.00
56.	Part 2	2: Total vehicles, line 5			\$9,000.00		
57.	Part 3	: Total personal and hous	sehold items	s, line 15	\$1,900.00		
58.	Part 4	: Total financial assets, li	ine 36		\$0.00		
59.	Part 5	i: Total business-related p	property, line	e 45	\$0.00		
60.	Part 6	: Total farm- and fishing-	related prop	erty, line 52	\$0.00		
61.	Part 7	: Total other property not	t listed, line (54 +	\$0.00		
62.	Total	personal property. Add lin	nes 56 throug	h 61	\$10,900.00	Copy personal property to	stal \$10,900.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$10,900.00

			III I AUG TU OI S	J
Fill in this infor	rmation to identify your	case:		
Debtor 1	Tina L Day			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2011 Chrysler 200 purchased 2014 (w/lien)	\$9,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Furnishings Line from Schedule A/B: 6.1	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)
Line Holli Golledale PAB. 4.1			100% of fair market value, up to any applicable statutory limit	
Clothings Line from Schedule A/B: 11.1	\$400.00		100%	735 ILCS 5/12-1001(a)
Life Holli Scredule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
Debtor was involved in Vehicle Accident in June 2016, Debtor has	Unknown		\$0.00	735 ILCS 5/12-1001(h)(4)
retained Ambrose Butzen Law Group to represent her (866-696-1381). Debtor believes she is entitled to reimbursement for medical bills. Line from Schedule A/B: 33.1			100% of fair market value, up to any applicable statutory limit	

Document Page 17 of 55 Debtor 1 Tina L Day Case number (if known) Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Debtor was involved in Vehicle** 735 ILCS 5/12-1001(b) Unknown \$2,500.00 Accident in June 2016. Debtor has 100% of fair market value, up to retained Ambrose Butzen Law Group to represent her (866-696-1381). any applicable statutory limit Debtor believes she is entitled to reimbursement for medical bills. Line from Schedule A/B: 33.1

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Desc Main

3.	you claiming a homestead exemption of more than \$160,375? bject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment
	No
	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
	□ No
	☐ Yes

Filed 09/19/16

Case 16-29746 Doc 1

Case 16	5-29746	Doc 1	Filed 09/19/16 Document	Entered	09/19/16 13:0 of 55	06:08 Desc	Main
Fill in this information t	o identify you	ur case:					
Debtor 1 Tina	L Day						
First N		Mic	ddle Name	Last Name			
Debtor 2 (Spouse if, filing) First N	lame	Mic	ddle Name	Last Name			
United States Bankruptcy	Court for the	: NORTH	HERN DISTRICT OF ILI	LINOIS			
Case number	_					_	k if this is an nded filing
Official Form 106 Schedule D: C		Who I	Have Claims	Secured	by Property	y	12/15
Be as complete and accurate needed, copy the Additional (nown).							
. Do any creditors have clai	ims secured by	your proper	ty?				
☐ No. Check this box	x and submit t	this form to	the court with your othe	r schedules. Yo	ou have nothing else t	to report on this form	
■ Yes. Fill in all of th			,		ŭ	•	
Part 1: List All Secur	ed Claims						
2. List all secured claims. If		nore than one	secured claim, list the cred	ditor separately for	Column A	Column B	Column C
each claim. If more than one as possible, list the claims in	creditor has a p	articular clain	n, list the other creditors in l		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1 Prestige Financi	al	Describe tl	he property that secures t	he claim:	\$17,000.00	\$9,000.00	\$8,000.00
Creditor's Name		2011 Ch (w/lien)	rysler 200 purchase	ed 2014			
PO Box 26707 Salt Lake City, U	T 84126	As of the dapply. Conting	ate you file, the claim is:	Check all that			
Number, Street, City, State	e & Zip Code	☐ Unliquid					
Who owes the debt? Che	ck one.		lien. Check all that apply.				
Debtor 1 only			ement you made (such as r	mortgage or secur	ed		
Debtor 2 only		car loa	n)				
Debtor 1 and Debtor 2 on	ly	☐ Statutor	y lien (such as tax lien, med	chanic's lien)			
☐ At least one of the debtors	s and another	☐ Judgme	ent lien from a lawsuit				
☐ Check if this claim relate community debt	es to a	Other (in	ncluding a right to offset)	Purchase M	oney Security		

Add the dollar value of your entries in Column A on this page. Write that number here: \$17,000.00

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$17,000.00

Last 4 digits of account number

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Date debt was incurred

	0030 10 20140 2	Documer	nt Page 19 of 55	
Fill in this in	formation to identify your	case:		
Debtor 1	Tina L Day			
	First Name	Middle Name	Last Name	_
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	_
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	_
Case number	r			☐ Check if this is an amended filing
Schedule Be as complete any executory of Schedule G: Ex	contracts or unexpired leases the contracts or unexpired leases the contracts and Unexpired to the contracts and Unexpired to the contracts and Unexpired to the contracts are contracted to the contracts are contracted to the contract of t	Part 1 for creditors with PRI hat could result in a claim. A red Leases (Official Form 106	IORITY claims and Part 2 for creditors with Also list executory contracts on Schedule A 6G). Do not include any creditors with partia	ally secured claims that are listed in Schedu
	on Page to this page. If you have			er the entries in the boxes on the left. Attacl ny additional pages, write your name and ca
Part 1: Lis	st All of Your PRIORITY Un	secured Claims		
1. Do any cre	editors have priority unsecured	claims against you?		
No. Go	to Part 2.			
☐ Yes.				
Part 2: Lis	st All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cre	editors have nonpriority unsecu	red claims against you?		
	u have nothing to report in this pa	rt. Submit this form to the cour	t with your other schedules.	
Yes.				
claim, list the	he creditor separately for each cla	aim. For each claim listed, iden	of the creditor who holds each claim. If a contify what type of claim it is. Do not list claims are more than three nonpriority unsecured claims	
4.1 barr	management	Last 4 digits	of account number	\$1,288.0
2400	riority Creditor's Name O w devon ave	When was the	e debt incurred?	
Numb	eago, IL 60659 er Street City State Zlp Code	As of the date	e you file, the claim is: Check all that apply	
	incurred the debt? Check one. ebtor 1 only	☐ Contingen	t	
	ebtor 2 only	☐ Unliquidate	ed	
	ebtor 1 and Debtor 2 only	☐ Disputed		
	least one of the debtors and ano	. <u></u> -	PRIORITY unsecured claim:	
	neck if this claim is for a comm	□ Student loa		
	claim subject to offset?	report as prior		
■ No		☐ Debts to p	ension or profit-sharing plans, and other simila	r debts
☐ Ye	es	Other Spe	ecify Services	

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Case number (if know)

Chgo Dept of Finance	Last 4 digits of account number	\$8,000.00
Nonpriority Creditor's Name PO Box 88292	When was the debt incurred?	
Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
■ Debtor 1 only	Contingent	
Debtor 2 only	☐ Unliquidated	
<u> </u>	Disputed	
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Fines	
Comcast	Last 4 digits of account number	\$1,400.00
Nonpriority Creditor's Name	When was the debt insurred?	
P.O. Box 3002 Southeastern, PA 19398-3002	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	Пол	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
_	☐ Student loans	
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Services	
Comed	Last 4 digits of account number	\$800.00
Nonpriority Creditor's Name		·
PO Box 6111	When was the debt incurred?	
Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
_	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Utility Service	

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Debto	Ilina L Day	Case number (if know)	
4.5	Directv	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name PO Box 9001069	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Services	
4.6	DuPage County Circuit Clerk	Last 4 digits of account number	\$245.00
	Nonpriority Creditor's Name P.O. Box 707 Wheaton, IL 60189-0707	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Fines	
4.7	Elmhurst Emergency Medical Srvs	Last 4 digits of account number	\$436.00
	Nonpriority Creditor's Name 1165 Paysphere Circle Chicago, IL 60674	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
		☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Medical Bills	

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Deptor	I Ina L Day	Case number (if know)	
4.8	Fedloan Servicing	Last 4 digits of account number	\$10,074.00
	Nonpriority Creditor's Name PO Box 69184 Harrisburg, PA 17106	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	<u> </u>	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
		Student Loan(s) - nondischargeable	
	Yes	Other. Specify (not in plan)	
4.9	Guaranty Bank	Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name 4000 W Brown Deer Rd Milwaukee, WI 53209	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Bank charges	
4.10	IDES	Last 4 digits of account number	\$600.00
	Nonpriority Creditor's Name PO Box 6996	When was the debt incurred?	
	Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Overpayment	

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Debto	T1 Tina L Day	Case number (if know)	
4.11	IL Tollway	Last 4 digits of account number	\$700.00
	Nonpriority Creditor's Name 2700 Ogden Avenue	When was the debt incurred?	
	Downers Grove, IL 60515		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Fines	
4.12	Malcom X College	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name 1900 W Van Buren	When was the debt incurred?	
	Chicago, IL 60612	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one. ■ Debtor 1 only	☐ Contingent	
		☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Tuition	
4.13	Nicor	Last 4 digits of account number	\$700.00
	Nonpriority Creditor's Name		
	PO Box 2020	When was the debt incurred?	
	Aurora, IL 60507 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	_	☐ Student loans	
	LI Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Utility Service	

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otor 1 Tina L Day	Case number (if know)	
Peoples Gas	Last 4 digits of account number	\$1,500.00
Nonpriority Creditor's Name PO Box 19100	When was the debt incurred?	
Green Bay, WI 54307 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only	☐ Unliquidated	
☐ Debtor 2 only	☐ Disputed	
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
\square At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Utility Service	
Robert Semrad & Assoc	Last 4 digits of account number	\$1,000.00
Nonpriority Creditor's Name 20 S Clark St, 28th Floor	When was the debt incurred?	
Chicago, IL 60603 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	Contingent	
☐ Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
_	☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Atty Fees	
Secretary of State	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name Safety Responsibility Section 2701 S. Dirksen Parkway	When was the debt incurred?	
Springfield, IL 62723		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only	☐ Unliquidated	
Debtor 2 only	<u> </u>	
☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other Specify Notice Purpose Only	
•••	— Other, Specify	

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Debio	IIIIa L Day	Case number (il know)	
4.17	Sprint	Last 4 digits of account number	\$1,100.00
	Nonpriority Creditor's Name PO Box 4191	When was the debt incurred?	
	Carol Stream, IL 60197 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
		☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	
4.18	Triton College	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 2000 5th Ave River Grove, IL 60171	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Tuition	
4.19	Village of Broadview	Last 4 digits of account number	\$700.00
	Nonpriority Creditor's Name PO Box 88850	When was the debt incurred?	
	Carol Stream, IL 60188 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other Specify Fines	

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		•							
4.20	Village of Broadview	Last 4 digits of account num	ber	\$100.00					
	Nonpriority Creditor's Name 2350 S 25th Ave	When was the debt incurred?	·						
	Broadview, IL 60155 Number Street City State Zlp Code	As of the date you file, the cla	aim is: Check all that apply						
	Who incurred the debt? Check one.	☐ Contingent							
	■ Debtor 1 only	☐ Unliquidated							
	☐ Debtor 2 only	☐ Disputed							
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsec	cured claim:						
	☐ At least one of the debtors and another	☐ Student loans							
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a	separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims							
	■ No	☐ Debts to pension or profit-s	haring plans, and other similar debts						
	Yes	Other. Specify Utility S	Service						
4.21	Village of Stone Park	Last 4 digits of account num	her	\$300.00					
7.21	Nonpriority Creditor's Name			φ300.00					
	c/o Tele-Collection Systems	When was the debt incurred?	·						
	Dept 123, PO Box 4115 Concord, CA 94524								
	Number Street City State Zlp Code	As of the date you file, the cla	aim is: Check all that apply						
	Who incurred the debt? Check one.	☐ Contingent							
	Debtor 1 only	☐ Unliquidated							
	☐ Debtor 2 only	_ '	<u> </u>						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans							
	☐ At least one of the debtors and another								
	☐ Check if this claim is for a community debt	_	separation agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims							
	■ No	☐ Debts to pension or profit-s	haring plans, and other similar debts						
	Yes	Other. Specify Fines							
Part 3	List Others to Be Notified About a Del	ot That You Already Listed							
			at you already listed in Parts 1 or 2. For example,	if a collection agency is					
trying more	g to collect from you for a debt you owe to some	one else, list the original creditor i sted in Parts 1 or 2, list the addition	n Parts 1 or 2, then list the collection agency here anal creditors here. If you do not have additional p	e. Similarly, if you have					
		On which entry in Part 1 or Part 2 did	you list the original creditor?						
		Line 4.11 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claim	ns					
	V Jackson Blvd, Suite 600 ago, IL 60604		Part 2: Creditors with Nonpriority Unsecured C	Claims					
	• .	_ast 4 digits of account number							
		On which entry in Part 1 or Part 2 did	·						
	s & Harris, Ltd. V Jackson Blvd, Suite 400	Line 4.6 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Clain						
	ago, IL 60604		Part 2: Creditors with Nonpriority Unsecured C	Claims					
		Last 4 digits of account number							
		On which entry in Part 1 or Part 2 did							
-	s and Price Lake Cook Rd Suite 385	Line 4.1 of (Check one):	Part 1: Creditors with Priority Unsecured Clain						
	ago, IL 60689		Part 2: Creditors with Nonpriority Unsecured C	Claims					
		Last 4 digits of account number							
		On which entry in Part 1 or Part 2 did	·						
	enschein Financial Svs ns Am Plaza, Ste 300	Line 4.21 of (<i>Check one):</i>	Part 1: Creditors with Priority Unsecured Clain						
	Brook Terrace, IL 60181		Part 2: Creditors with Nonpriority Unsecured C	Claims					
		Last 4 digits of account number							
Name a	and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?						

Debtor 1 Tina L Day

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Debtor 1 Tina L Day

Village of Broadview PO Box 88850 Carol Stream, IL 60188 Line 4.19 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims				_	
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	33,493.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	33,493.00

		DUCUITIE	III Paue zo ui oo	
Fill in this infor	mation to identify your	case:		
Debtor 1	Tina L Day			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check i
()				_
				amende

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	-
					

		Docume	ent Page 29 d	ot 55	
Fill in this	s information to identify you	r case:			
Debtor 1	Tina I Day				
DCD(OI I	Tina L Day First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fil	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case num	ber				
(if known)				Check if this is an	
				amended filing	
Officia	I Form 106H				
		lahtara			_
scned	dule H: Your Cod	leptors		12/1	5
our name	e and case number (if knowr	n). Answer every question		to this page. On the top of any Additional Pages, wri	ite
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spous	e as a codebtor.	
■ No □ Ye					
Arizor	thin the last 8 years, have yo na, California, Idaho, Louisiana . Go to line 3. s. Did your spouse, former spo	a, Nevada, New Mexico, Pu	ierto Rico, Texas, Wasł	ory? (Community property states and territories include hington, and Wisconsin.)	
in line Form fill ou	e 2 again as a codebtor only	if that person is a guarar al Form 106E/F), or Sched	ntor or cosigner. Make	or if your spouse is filing with you. List the person she sure you have listed the creditor on Schedule D (Of 106G). Use Schedule D, Schedule E/F, or Schedule G **Column 2: The creditor to whom you owe the de Check all schedules that apply:	fficia i to
				eriodicali deriodares triat apprij.	
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
3.2	Name			☐ Schedule D, line	
				☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street		·		
	City	State	ZIP Code		

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Fill	in this information to	o identify your ca	ase:							
Del	otor 1	Tina L Day				_				
	otor 2 ruse, if filing)					_				
Uni	ted States Bankrupt	cy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number						Check if this is An amend A supplem	ed filing ent showir	ng postpetition	
0	fficial Form	106I					MM / DD/		onowing date.	
	chedule I: \		ome				IVIIVI / DD/	1111		12/15
sup spo atta	plying correct inforuse. If you are sepa ch a separate shee	rmation. If you arated and you	sible. If two married pec are married and not fili r spouse is not filing w On the top of any additi	ng jointly, and your ith you, do not inclu	spouse ude infor	is li mati	ing with you, inc	lude info	rmation abou nore space is	t your needed,
1.	Fill in your emplo	oyment		Debtor 1			Debtor	2 or non-f	iling spouse	
	If you have more t		Employment status	■ Employed			☐ Emp	loyed		
	information about	attach a separate page with nformation about additional	Employment status	☐ Not employed			☐ Not e	employed		
	employers.		Occupation	Daycare Provid	er					
	Include part-time, self-employed wor		Employer's name	State of Illinois						
	Occupation may ir or homemaker, if i		Employer's address	Office of the Co 325 W. Adams Springfield, IL 6	•	er				
			How long employed to	here? Oct 20°	15					
Par	t 2: Give Det	ails About Mon	thly Income							
E sti spou	mate monthly inco use unless you are s	me as of the daseparated.	ate you file this form. If	,	·			·	·	Ū
	e space, attach a se									,
							For Debtor 1		btor 2 or ing spouse	
2.			ry, and commissions (b calculate what the month		2.	\$	805.00	\$	N/A	
3.	Estimate and list	monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross I	ncome. Add lir	ne 2 + line 3.		4.	\$	805.00	\$	N/A	

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Debt	or 1	Tina L Day	-	Case n	umber (if known)			
				For I	Debtor 1		otor 2 or	
	Сор	y line 4 here	4.	\$	805.00	\$	N/A	•
5.	List	all payroll deductions:						
٥.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	•
	5e.	Insurance	5e.	\$	0.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00		N/A	
	5h.	Other deductions. Specify:	_ 5h.+			+ \$	N/A	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A	•
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	805.00	\$	N/A	:
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	: 8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	•
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP	e 8f.	\$	200.00	\$	N/A	
	8g.	Pension or retirement income	 8g.	\$	0.00	\$	N/A	
	8h.	Other monthly income. Specify: Expected Unemployment income	8h.+	\$	354.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	554.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	1	,359.00 + \$_	N	I/A = \$	1,359.00
11.	Incluothe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen	-		ed in Sch	edule J. 11+\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes				a, if it	12. \$	1,359.00
							Combir monthly	ied y income
13.		you expect an increase or decrease within the year after you file this form No.	?					
		Yes. Explain:						

Official Form 106I Schedule I: Your Income page 2

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Fill in t	his information to identify yo	our case:							
Debtor 1					Ch	eck if th	is is:		
Debtor 2						An ar A sup	nended filing oplement show	ving postpetition chapte the following date:	∍r
		NODTU		210					
United S	States Bankruptcy Court for the:	NORTH	ERN DISTRICT OF ILLING			MM /	DD / YYYY		
Case nu (If know									
	cial Form 106J								
	<u>ledule J: Your l</u>			-				-	2/15
inform	complete and accurate as nation. If more space is ne er (if known). Answer ever	eded, atta	ch another sheet to this						
Part 1:		hold							
	this a joint case?								
	No. Go to line 2. Yes. Does Debtor 2 live i	in a separa	ate household?						
_	□ No	a copair							
	=	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of D	ebtor 2.			
2. D	o you have dependents?	■ No							
D	o not list Debtor 1 nd Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relation		D ag	ependent's ge	Does dependent live with you?	
D	o not state the							□ No	
de	ependents names.							☐ Yes	
								□ No □ Yes	
								□ No	
								☐ Yes	
								□ No	
2 D	o your expenses include	_						☐ Yes	
ex	o your expenses include xpenses of people other the ourself and your depender	han 🗖	No Yes						
Part 2:									
expens	ate your expenses as of yo ses as of a date after the b able date.								
the val	e expenses paid for with I		-	•			Your expe	nneae	
(Utticia	al Form 106l.)						Tour expe		
	he rental or home owners ayments and any rent for the			nclude first mortgage	e 4.	\$		200.00	
If	not included in line 4:								
48	a. Real estate taxes				4a.	\$		0.00	
41	b. Property, homeowner's	s, or renter'	s insurance		4b.	\$		0.00	
40	•				4c.			0.00	
5. A	 d. Homeowner's associat dditional mortgage payme 			me equity loans	4d. 5.			0.00	

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Debtor	1 Tina L D	Day	Case num	ber (if known)	
S. Uti	ilities:				
6a		r, heat, natural gas	6a.	\$	0.00
6b		ewer, garbage collection	6b.		0.00
6c		e, cell phone, Internet, satellite, and cable services	6c.	·	45.00
6d	•		6d.	·	
		·			0.00
		sekeeping supplies	7.	\$	275.00
		children's education costs	8.	\$	0.00
	_	dry, and dry cleaning	9.	\$	30.00
. Pe	ersonal care	products and services	10.	\$	30.00
. Ме	edical and de	ental expenses	11.	\$	30.00
		Include gas, maintenance, bus or train fare.	12.	•	175.00
		car payments.		·	
		clubs, recreation, newspapers, magazines, and books	13.	·	0.00
		tributions and religious donations	14.	\$	0.00
	surance.				
		nsurance deducted from your pay or included in lines 4 or 20.		•	_
	a. Life insur		15a.		0.00
15	b. Health ins	surance	15b.	\$	0.00
15	c. Vehicle in	nsurance	15c.	\$	99.00
15	d. Other ins	urance. Specify:	15d.	\$	0.00
. Та	xes. Do not i	nclude taxes deducted from your pay or included in lines 4 or 20.			
Sp	ecify:		16.	\$	0.00
		lease payments:	47:	Ф.	
		nents for Vehicle 1	17a.	·	0.00
		nents for Vehicle 2	17b.	\$	0.00
17	c. Other. Sp	pecify:	17c.	\$	0.00
17	d. Other. Sp		17d.	\$	0.00
		of alimony, maintenance, and support that you did not report a		•	0.00
		your pay on line 5, Schedule I, Your Income (Official Form 106)). 10.	· -	
		s you make to support others who do not live with you.		\$	0.00
	ecify:		19.		
		perty expenses not included in lines 4 or 5 of this form or on Sc			
20	a. Mortgage	s on other property	20a.	\$	0.00
20	b. Real esta	te taxes	20b.	\$	0.00
20	c. Property,	homeowner's, or renter's insurance	20c.	\$	0.00
20	d. Maintena	nce, repair, and upkeep expenses	20d.	\$	0.00
		ner's association or condominium dues	20e.		0.00
	her: Specify:	I man and a condensation and	21.	·	0.00
	. ,			- Ψ	0.00
	-	monthly expenses			
	a. Add lines 4	· ·		\$	884.00
22	b. Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	2	\$	
		2a and 22b. The result is your monthly expenses.		\$	884.00
	•	monthly net income.		•	
		12 (your combined monthly income) from Schedule I.	23a.	·	1,359.00
23	b. Copy you	r monthly expenses from line 22c above.	23b.	-\$	884.00
22	c Subtract	your monthly expenses from your monthly income			
23		your monthly expenses from your monthly income. t is your <i>monthly net income</i> .	23c.	\$	475.00
		an increase or decrease in your expenses within the year after ou expect to finish paying for your car loan within the year or do you expect you			or decrease because of a
		ou expect to finish paying for your car loan within the year or do you expect you terms of your mortgage?	i mongage pa	iyineni io increase (or decrease pecause of a
		. tollilo or your mortgago:			
	No.	[e			
	Yes.	Explain here:			

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Fill in this infor	mation to identify your	case:			
Debtor 1	Tina L Day				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					Check if this is an amended filing
Official Form		ın Individual	Debtor's Scl	nedules	12/15
ears, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below		kruptcy case can result in	n fines up to \$250,000, or imp	risonment for up to 20
-		one who is NOT an atto	rney to help you fill out b	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				etition Preparer's Notice, ature (Official Form 119)
	alty of perjury, I declare e true and correct.	that I have read the sun	nmary and schedules filed	d with this declaration and	
X /s/ Tin	a L Dav		X		
Tina L	•		Signature of I	Debtor 2	

Fi	ll in this inforr	mation to identify you	r case:									
De	ebtor 1	Tina L Day										
De	ebtor 2	First Name	Mı	ddle Name		Last Name						
1 '	ouse if, filing)	First Name	Mi	iddle Name		Last Name						
Ur	nited States Ba	nkruptcy Court for the:	NORTI	HERN DISTRICT	OF	ILLINOIS						
Ca	ase number											
(if I	known)							_	neck if this is an			
								an	nended filing			
\sim	fficial Ea	rm 107										
_	fficial Fo		\talifa irc	for Individ	4	als Filing for B	ankruntov		4/1			
								ible for our				
inf	ormation. If m	nore space is needed	, attach a			filing together, both are s form. On the top of an						
nu	mber (if know	n). Answer every que	stion.									
Pa	rt 1: Give D	Details About Your Ma	arital Statu	us and Where Yo	u Li	ved Before						
1.	What is you	r current marital statu	us?									
	☐ Married											
	■ Not mai	rried										
2.	During the last 3 years, have you lived anywhere other than where you live now?											
	□ No ■ Yes. Lis	st all of the places you	lived in the	e last 3 vears. Do r	not i	nclude where you live nov	<i>I</i> .					
		rior Address:		Dates Debtor 1		Debtor 2 Prior Ad			Dates Debtor 2			
	Debitor 1 Fi	ioi Address.		lived there		Debtor 2 Prior Au	uicss.		lived there			
	906 N Cali	ifornia Ave, Chgo, I	L	From-To: 2010-2012		☐ Same as Debtor 1			☐ Same as Debtor 1 From-To:			
				2010 2012					110111-10.			
	1725 N Ma	ango, Chgo, IL		From-To:		☐ Same as Debtor 1			☐ Same as Debtor 1			
	1725 14 1010	ingo, ongo, iL		2013-2014		☐ Same as Debior 1			From-To:			
•	Within the la	not O vooro did vou o	ver live wi	ith a anauga ar la		aguivalent in a commu	:i., muomout,, otot		2 (Camana) waith a mana and			
3. sta						equivalent in a communum da, New Mexico, Puerto R						
	■ No											
		ake sure you fill out Sc	hedule H:	Your Codebtors (C	Offic	ial Form 106H).						
_												
Pa	ert 2 Explai	in the Sources of You	ir income									
4.						a business during this y		evious caler	ndar years?			
						businesses, including part ogether, list it only once u						
	П											
		I in the details.										
	100.11	40.44101	Daht				Dobte: 0					
			Debtor 1	of income		Gross income	Debtor 2 Sources of inc	ome	Gross income			
				I that apply.		(before deductions and exclusions)	Check all that a		(before deductions and exclusions)			

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Case number (if known) Debtor 1 Tina L Day

			Debtor 1		Debtor 2					
		Sources of income	Gross income							
From January 1 of current year until the date you filed for bankruptcy:		Check all that apply.	(before deductions and exclusions)	Check all that apply.	Gross income (before deductions and exclusions)					
		■ Wages, commissions, bonuses, tips	\$6,000.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business					
2015:		■ Wages, commissions, bonuses, tips	\$10,021.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business					
2014 : Snelling Staffing & TJX		& TJX	☐ Wages, commissions, bonuses, tips	\$12,000.00	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					
_	No Yes. Fill in the d	etails.	Debtor 1		Debtor 2					
			Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)				
				exclusions)		and exclusions)				
2015			YTD SNAP and Unemployment Benefits	\$2,700.00						
2014			SNAP	\$2,400.00						
Down 2	List Cantain D		Mada Dafara Vari Filad for	Damler verter v						
		•	Made Before You Filed for							
_	re either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."									
	During the	90 days befo	ore you filed for bankruptcy, di	d you pay any creditor a tota	I of \$6,425* or more?					
	☐ No.		•	ach creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you						
		paid that cr not include	at creditor. Do not include payments for domestic support obligations, such as child support and alimony. <i>I</i> lude payments to an attorney for this bankruptcy case.							
_	,	,	ent on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.							
Y			or both have primarily consure you filed for bankruptcy, di		I of \$600 or more?					
	■ No.	Go to line 7								
	□ Yes			d a total of \$600 or more and	d the total amount you paid that	at creditor. Do not				
		include pay			port and alimony. Álso, do not					

Case 16-29746 Doc 1 Filed 09/19/16 Entered 09/19/16 13:06:08 Desc Main Document Page 37 of 55 ase number (if known) Debtor 1 Tina L Day Amount you Creditor's Name and Address Dates of payment Total amount Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. ☐ Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider Insider's Name and Address **Total amount** Amount you Reason for this payment Dates of payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number Pending □ On appeal □ Concluded Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was **Amount**

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

taken

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Case number (if known) Document Debtor 1 Tina L Day

Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ■ No □ Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 Describe the gifts per person		Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No □ Yes. Fill in the details for each gift or contribution.					
	☐ Yes. Fill in the details for each gift or contributions to charities that tota more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value		
Pai	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No					
	how the loss occurred Inc	scribe any insurance coverage for the loss lude the amount that insurance has paid. List nding insurance claims on line 33 of Schedule A/B: operty.	Date of your loss	Value of property lost		
Par	t 7: List Certain Payments or Transfers					
	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.					
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
	Edwin L Feld & Associates, LLC 1 N Lasalle St Suite 1225 Chicago, IL 60602	Total Fees \$4000.00	\$120.00 paid towards Atty Fees in this case	\$4,000.00		
 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer an promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. 			or transfer any prope	rty to anyone who		
	Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		

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Case number (if known) Debtor 1 Tina L Day 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Date transfer was Describe any property or **Address** property transferred payments received or debts made paid in exchange Person's relationship to you 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details. Name of trust Description and value of the property transferred **Date Transfer was** made List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No Yes. Fill in the details. Name of Financial Institution and Last 4 digits of Type of account or Date account was Last balance account number closed, sold, Address (Number, Street, City, State and ZIP instrument before closing or Code) moved, or transfer transferred **Guaranty Bank** XXXX-0 Closed 12/13 \$0.00 Checking 4000 W Brown Deer Rd □ Savings Milwaukee, WI 53209 ■ Money Market □ Brokerage □ Other 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Name of Financial Institution Who else had access to it? Describe the contents Do you still Address (Number, Street, City, Address (Number, Street, City, State and ZIP Code) have it? State and ZIP Code)

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No

Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code) Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)

Describe the contents

Do you still have it?

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Debtor 1 Tina L Day

Pai	t 9: Identify Property You Hold or Control for S	Someone Else				
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold for someone.				, or hold in trust		
	■ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value	
Pai	t 10: Give Details About Environmental Informa	tion				
For	the purpose of Part 10, the following definitions	apply:				
	Environmental law means any federal, state, or I toxic substances, wastes, or material into the ai regulations controlling the cleanup of these sub	r, land, soil, surface water, grou	-	•		
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	al law	, whether you now own, operate, o	or utilize it or used	
	Hazardous material means anything an environr hazardous material, pollutant, contaminant, or s		us wa	ste, hazardous substance, toxic s	substance,	
Rep	ort all notices, releases, and proceedings that yo	u know about, regardless of wh	en th	ey occurred.		
24.	Has any governmental unit notified you that you	may be liable or potentially liab	ole un	der or in violation of an environme	ental law?	
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State a ZIP Code)	and	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of any release of hazardous material?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State & ZIP Code)	and	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case	
Pai	t 11: Give Details About Your Business or Conr	nections to Any Business				
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?					
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					

Case 16-29746 Doc 1 Filed 09/19/16 Entered 09/19/16 13:06:08 Document Page 41 of 55 Debtor 1 Tina L Day Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper **Dates business existed** Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tina L Day Signature of Debtor 2 Tina L Day Signature of Debtor 1 Date September 19, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Monies received were for prepetition services needed to limit the financial burden of the firm.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$120.00

toward the flat fee, leaving a balance due of \$3,880.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: September 19, 2016		
Signed:		
/s/ Tina L Day	/s/ Edwin L Feld	
Tina L Day	Edwin L Feld 6188070	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amou	nts are blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Tina L Day		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMI	PENSATION OF ATTO	RNEY FOR DE	BTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplating	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have receive			120.00
	Balance Due		\$	3,880.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are meml	pers and associates of my law firm
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	to render legal service for all aspect	s of the bankruptcy c	ase, including:
	a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules,c. Representation of the debtor at the meeting of credd. [Other provisions as needed]	statement of affairs and plan which	n may be required;	
6.	By agreement with the debtor(s), the above-disclosed	d fee does not include the following	g service:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	f any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
S	September 19, 2016	/s/ Edwin L Feld		
\overline{L}	Date	Edwin L Feld 618		
		Signature of Attorne Edwin L Feld & A		
		1 N LaSalle Stree	et	
		Suite 1225 Chicago, IL 6060	2	
		312-263-2100 Fa		

Name of law firm

Arnold Scott Harris, PC 111 W Jackson Blvd, Suite 600 Chicago, IL 60604

barr management 2400 w devon ave Chicago, IL 60659

Chgo Dept of Finance PO Box 88292 Chicago, IL 60680

Comcast P.O. Box 3002 Southeastern, PA 19398-3002

Comed PO Box 6111 Carol Stream, IL 60197

Directv PO Box 9001069 Louisville, KY 40290

DuPage County Circuit Clerk P.O. Box 707 Wheaton, IL 60189-0707

Elmhurst Emergency Medical Srvs 1165 Paysphere Circle Chicago, IL 60674

Fedloan Servicing PO Box 69184 Harrisburg, PA 17106

Guaranty Bank 4000 W Brown Deer Rd Milwaukee, WI 53209

Harris & Harris, Ltd. 111 W Jackson Blvd, Suite 400 Chicago, IL 60604 IDES PO Box 6996 Chicago, IL 60680

IL Tollway 2700 Ogden Avenue Downers Grove, IL 60515

Mages and Price 1110 Lake Cook Rd Suite 385 Chicago, IL 60689

Malcom X College 1900 W Van Buren Chicago, IL 60612

Nicor PO Box 2020 Aurora, IL 60507

Peoples Gas PO Box 19100 Green Bay, WI 54307

Prestige Financial PO Box 26707 Salt Lake City, UT 84126

Robert Semrad & Assoc 20 S Clark St, 28th Floor Chicago, IL 60603

Secretary of State Safety Responsibility Section 2701 S. Dirksen Parkway Springfield, IL 62723

Sonnenschein Financial Svs 2 Trans Am Plaza, Ste 300 Oak Brook Terrace, IL 60181

Sprint PO Box 4191 Carol Stream, IL 60197 Triton College 2000 5th Ave River Grove, IL 60171

Village of Broadview PO Box 88850 Carol Stream, IL 60188

Village of Broadview 2350 S 25th Ave Broadview, IL 60155

Village of Stone Park c/o Tele-Collection Systems Dept 123, PO Box 4115 Concord, CA 94524